

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – SEWER BACKUP AND  
WATER BELOW THE SURFACE**

This endorsement modifies insurance provided under the following:

**CONTRACTORS' EQUIPMENT COVERAGE FORM**

The following is added to section **VIII**, Perils Excluded:

**Sewer Backup and Water Below the Surface**

"We" do not pay for direct physical loss or damage caused directly or indirectly by:

1. Water that backs up through a sewer or drain; or
2. Water below the surface of the ground, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

Such loss or damage is excluded regardless of other causes or events that contribute or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.

All other terms and conditions of this policy remain unchanged.